

## EXHIBIT A

**Sierra Consulting Group, LLC**

Two North Central Ave.Suite 700Phoenix, AZ 85004

602-424-7001

Invoice submitted to:  
 USA Commercial Mortgage  
 c/o Rob Charles  
 Lewis & Roca  
 3993 Howard Hughes Parkway, 6th  
 Floor  
 Las Vegas NV 89109

October 09, 2006  
 In Reference To:USA Commercial Mortgage  
 Invoice #10598

## Professional Services

|          |                    |  | <u>Hrs/Rate</u>   | <u>Amount</u> |
|----------|--------------------|--|-------------------|---------------|
|          | <u>Asset Sales</u> |  |                   |               |
| 9/1/2006 | EMB                | Participated on committee call to discuss latest offers and possible counter offer.  | 1.40<br>295.00/hr | 413.00        |
|          | EMB                | Conversation with counsel and Mesirow regarding bids and alternatives.   | 0.60<br>295.00/hr | 177.00        |
|          | EMB                | Conversation with Mesirow to discuss sale offer and counteroffers.   | 0.40<br>295.00/hr | 118.00        |
|          | EMB                | Conference call with committee to discuss the pending sale offers and revised counter offers.                                | 0.80<br>295.00/hr | 236.00        |
|          | EMB                | Read and comment on revised offer from potential bidder.   | 0.50<br>295.00/hr | 147.50        |
|          | EMB                | Conversation with potential buyer regarding bid detail.  | 0.60<br>295.00/hr | 177.00        |
|          | EMB                | Review proposed bid and crossed referenced acquired loans.   | 0.40<br>295.00/hr | 118.00        |
| 9/3/2006 | EMB                | Read and comment on various e mails from counsel and other committee counsel on latest counter proposal to potential bidder. | 0.40<br>295.00/hr | 118.00        |
|          | EMB                | Created summary of proposed loans and LSA's to be acquired per latest offer and drafted memo to counsel on related issues.   | 2.10<br>295.00/hr | 619.50        |
| 9/4/2006 | EMB                | Perform calculations on proposed fees to be purchased by potential bidder.   | 0.60<br>295.00/hr | 177.00        |
|          | EMB                | Participate on conference call with counsel and Diversified advisors.  | 0.60<br>295.00/hr | 177.00        |

## USA Commercial Mortgage

Page 2

|          |   | <u>Hrs/Rate</u>   | <u>Amount</u> |
|----------|---|-------------------|---------------|
| 9/4/2006 | EMB Participate on conference call with debtor and all committees on pending offer.   | 1.00<br>295.00/hr | 295.00        |
|          | EMB Read various e mails from committee counsel and comments to proposed counter to bidder.   | 0.70<br>295.00/hr | 206.50        |
|          | EMB Drafted comments to counsel to be included in counter offer including personal property listing.  | 1.30<br>295.00/hr | 383.50        |
|          | EMB Read latest version of term sheet.  | 0.30<br>295.00/hr | 88.50         |
| 9/5/2006 | EMB Updated loan summary schedule with comments from today's call and noted repaid loans through Aug 31. Distributed to Don Walker and counsel. | 0.60<br>295.00/hr | 177.00        |
|          | EMB Review various correspondence regarding break up fees and made comments.  | 0.30<br>295.00/hr | 88.50         |
|          | EMB Follow up with counsel and UCC on remaining loans to be serviced under the wind down scenario.  | 0.60<br>295.00/hr | 177.00        |
|          | EMB Follow up with committee member on loan servicing issues.   | 0.40<br>295.00/hr | 118.00        |
|          | EMB Review bid to acquire loan serving agreement from USACM.  | 0.30<br>295.00/hr | 88.50         |
|          | EMB Call with Mesirow to discuss USACM committee's view of pending offer and related issues.  | 1.00<br>295.00/hr | 295.00        |
| 9/6/2006 | EMB Conversation with committee member on loan servicing issues.  | 0.80<br>295.00/hr | 236.00        |
|          | EMB Meet with Tom Allison and USA employee to discuss loans not anticipated to be paid off by end of year.                                      | 2.10<br>295.00/hr | 619.50        |
|          | EMB Review latest offer from potential bidder.  | 1.10<br>295.00/hr | 324.50        |
|          | EMB Conversation with Mesirow to follow up from call with Tom yesterday.  | 0.80<br>295.00/hr | 236.00        |
|          | EMB Prepare exhibit of loans per meeting with Tom.  | 0.70<br>295.00/hr | 206.50        |
|          | EMB Participate on all hands call with potential bidder.  | 0.80<br>295.00/hr | 236.00        |
|          | EMB Drafted memo to counsel and committee regarding LSA's to be assumed per potential bidder.   | 0.80<br>295.00/hr | 236.00        |

## USA Commercial Mortgage

Page 3

|           |  | <u>Hrs/Rate</u>   | <u>Amount</u> |
|-----------|--|-------------------|---------------|
| 9/6/2006  | EMB Review correspondence from counsel on sale and responded to specific issues.                             | 0.40<br>295.00/hr | 118.00        |
| 9/7/2006  | EMB Modified loan summary analysis for proposed acquired LSAs.   | 0.70<br>295.00/hr | 206.50        |
| 9/8/2006  | EMB Participate on all hands call with debtor regarding sale term sheet                                      | 1.80<br>295.00/hr | 531.00        |
|           | EMB Review latest proposed term sheet and exhibits, noted changes need to be made and sent to counsel.       | 1.50<br>295.00/hr | 442.50        |
| 9/11/2006 | EMB Review latest exhibit listing per potential bidder.  | 0.30<br>295.00/hr | 88.50         |
|           | EMB Examine latest exhibit from potential bidder and gave comments to counsel and Mesirow.                   | 1.20<br>295.00/hr | 354.00        |
|           | DWT Reviewed purchase offers from Silver Point compared to various other versions                            | 0.80<br>250.00/hr | 200.00        |
| 9/12/2006 | EMB Participated in all hands call to discuss sale and plan issues.  | 2.50<br>295.00/hr | 737.50        |
|           | EMB Review latest proposed bid and exhibits  | 1.20<br>295.00/hr | 354.00        |
| 9/13/2006 | EMB Read final version of bid proposal and exhibits  | 0.80<br>295.00/hr | 236.00        |
|           | EMB Review listing of parties who have signed CA and forwarded to counsel with comments                      | 0.40<br>295.00/hr | 118.00        |
|           | EMB Follow up with Mesirow on bidding procedures for review  | 0.30<br>295.00/hr | 88.50         |
| 9/15/2006 | EMB Drafted e mail to counsel and committee chairman on sale process concerns.                               | 0.30<br>295.00/hr | 88.50         |
| 9/18/2006 | EMB Continue to work on bid procedures outline, reviewed comments from counsel on same and gave my comments. | 0.60<br>295.00/hr | 177.00        |
|           | EMB Review confidentiality agreement and information request list as received from Mesirow.                  | 0.50<br>295.00/hr | 147.50        |
|           | EMB Read and gave comments on debtor's proposed bidding procedures.  | 0.90<br>295.00/hr | 265.50        |
| 9/20/2006 | EMB Review latest bid procedures and made comments   | 0.30<br>295.00/hr | 88.50         |

## USA Commercial Mortgage

Page 4

|                                      |     |  | <u>Hrs/Rate</u>   | <u>Amount</u> |
|--------------------------------------|-----|--|-------------------|---------------|
| 9/21/2006                            | EMB | Drafted comments on bidding procedures and bid calculations and shared with counsel.   | 0.30<br>295.00/hr | 88.50         |
| 9/22/2006                            | EMB | Participated on conference call with other FA's to discuss sale process and update.  | 0.60<br>295.00/hr | 177.00        |
| SUBTOTAL:                            |     |  | [ 37.40           | 10,997.00]    |
| <u>Depos, trial prep &amp; atten</u> |     |  |                   |               |
| 9/28/2006                            | EMB | Prepare for and attend court hearing regarding various issues.   | 4.50<br>295.00/hr | 1,327.50      |
| SUBTOTAL:                            |     |  | [ 4.50            | 1,327.50]     |
| <u>Financial Analysis &amp; Rvw</u>  |     |  |                   |               |
| 9/1/2006                             | EMB | Place call to committee member to discuss payoff on certain loans.   | 0.30<br>295.00/hr | 88.50         |
| 9/5/2006                             | DWT | Updated financial forecast of organization necessary to handle portfolio servicing.  | 2.50<br>250.00/hr | 625.00        |
|                                      | DN  | Conference call with Tom Allison regarding loan by loan review of portfolio  | 1.10<br>250.00/hr | 275.00        |
|                                      | DN  | Develop model to forecast loan maturity, service fee revenue, costs  | 3.80<br>250.00/hr | 950.00        |
|                                      | EMB | Conference call with Tom Allison, Mesirow and various members of the UCC to review status of all loans.                      | 1.10<br>295.00/hr | 324.50        |
|                                      | EMB | Created loan payoff / workout timeline templete for committee per Mesirow.   | 1.10<br>295.00/hr | 324.50        |
|                                      | EMB | Follow up conversation with counsel on loan status conversation with Tom Allison.  | 0.30<br>295.00/hr | 88.50         |
| 9/6/2006                             | DWT | Made updates and changes to the financial projections of the USA organizational model to understadn the costs of a wind down | 2.30<br>250.00/hr | 575.00        |
|                                      | DN  | Analyze and modify financial model assumptions.  | 0.20<br>250.00/hr | 50.00         |
|                                      | DN  | Continue to develop model to forecast loan maturity, service fee revenue, costs  | 0.60<br>250.00/hr | 150.00        |
|                                      | DN  | Discussion with Grand Canyon Title re cost of servicing agent  | 0.30<br>250.00/hr | 75.00         |

## USA Commercial Mortgage

Page 5

|           |   | <u>Hrs/Rate</u>   | <u>Amount</u> |
|-----------|---|-------------------|---------------|
| 9/6/2006  | DN Develop model to forecast loan maturity, service fee revenue, costs  | 0.40<br>250.00/hr | 100.00        |
|           | DN Discussion with Noteworld re cost of servicing agent services  | 0.30<br>250.00/hr | 75.00         |
|           | DN Discussion with Westloan re cost of servicing agent services   | 0.20<br>250.00/hr | 50.00         |
|           | DN Discussion with Mesrow Financial re loan repayment forecast  | 0.30<br>250.00/hr | 75.00         |
|           | DN Discussion with USA Capital re loan repayment forecast   | 0.40<br>250.00/hr | 100.00        |
| 9/7/2006  | EMB Call with creditor to discuss payment issues.   | 0.30<br>295.00/hr | 88.50         |
|           | DWT Made updates and changes to the financial projections if the USA organizational model to understand the costs of a wind down. | 0.70<br>250.00/hr | 175.00        |
|           | DN Discussion with Noteworld re cost of servicing agent services  | 0.60<br>250.00/hr | 150.00        |
|           | DN Discussion with Westloan re cost of servicing agent services   | 0.60<br>250.00/hr | 150.00        |
|           | DN Develop model to winddown revenues, costs  | 1.70<br>250.00/hr | 425.00        |
|           | DN Develop model to winddown revenues, costs - adjust for ability to switch on/off asset sale scenario                            | 0.70<br>250.00/hr | 175.00        |
|           | DN Develop model to winddown revenues, costs - adjust for ability to switch on/off asset sale scenario                            | 2.90<br>250.00/hr | 725.00        |
|           | DWT Follow up on issues related to certain members of the UCC.  | 0.80<br>250.00/hr | 200.00        |
| 9/8/2006  | DN Develop model to winddown revenues, costs - adjust to enable loan servicing agent scenarios                                    | 1.00<br>250.00/hr | 250.00        |
|           | DN Develop model to winddown revenues, costs - adjust to enable loan servicing agent scenarios                                    | 1.40<br>250.00/hr | 350.00        |
| 9/11/2006 | EMB Review proposed proof of claim form and instructions.   | 0.30<br>295.00/hr | 88.50         |
|           | DN Develop model to winddown revenues, costs - adjust to enable loan servicing agent scenarios                                    | 1.60<br>250.00/hr | 400.00        |

## USA Commercial Mortgage

Page 6

|           |     |  | <u>Hrs/Rate</u>   | <u>Amount</u> |
|-----------|-----|--|-------------------|---------------|
| 9/11/2006 | DWT | Reviewed the financial statements and request list to determine what information has not yet been provided | 0.50<br>250.00/hr | 125.00        |
|           | DWT | Worked on liquidation analysis and related financial statement issues related to asset values              | 2.60<br>250.00/hr | 650.00        |
|           | DWT | Researched claims from certain investors that asked what their scheduled amount of claim was               | 0.40<br>250.00/hr | 100.00        |
|           | DWT | Updated cash collection summary for the current period   | 2.20<br>250.00/hr | 550.00        |
|           | DWT | Made revisions to the expense analysis summary of the various professional expenses related to the case    | 1.80<br>250.00/hr | 450.00        |
|           | EMB | Follow up on diverted principal and pre paid interest offsets per request of counsel.                      | 0.40<br>295.00/hr | 118.00        |
| 9/12/2006 | EMB | Review listing of loans guaranteed by H&M.   | 0.20<br>295.00/hr | 59.00         |
|           | EMB | Read and gave comment to counsel on motion to distribute funds.  | 0.20<br>295.00/hr | 59.00         |
|           | EMB | Call with counsel to discuss professional fee allocation summary   | 0.40<br>295.00/hr | 118.00        |
|           | DN  | Review schedule for preparing 7/2006 financial statements with Mesrow                                      | 0.30<br>250.00/hr | 75.00         |
|           | DN  | Review cash flow actuals report for 9/3, 9/10  | 1.50<br>250.00/hr | 375.00        |
|           | DN  | Review cash flow actuals report for 9/3, request clarification of apparent error                           | 0.60<br>250.00/hr | 150.00        |
|           | EMB | Call with member of the creditors committee to discuss IP issues   | 0.40<br>295.00/hr | 118.00        |
| 9/13/2006 | EMB | Follow up on information request from committee member.  | 0.20<br>295.00/hr | 59.00         |
|           | EMB | Follow up on certain issues as it relates to various professional fees charged to the USACM estate.        | 1.20<br>295.00/hr | 354.00        |
|           | DN  | Review cash flow actuals reports for 8/27, 9/3, 9/10   | 1.20<br>250.00/hr | 300.00        |
|           | DN  | Prepare summary schedule of default notice letters   | 1.50<br>250.00/hr | 375.00        |

## USA Commercial Mortgage

Page 7

|           |   | <u>Hrs/Rate</u>   | <u>Amount</u> |
|-----------|---|-------------------|---------------|
| 9/13/2006 | DN Request clarification of apparent errors in cash flow reports  | 0.20<br>250.00/hr | 50.00         |
|           | EMB Provided information on loan collection fees to counsel.  | 0.20<br>295.00/hr | 59.00         |
|           | DN Request to Mesirow for additional information re 7/06 financial stmts, cash flow reports   | 0.20<br>250.00/hr | 50.00         |
| 9/14/2006 | EMB Rewiew of latest summary of professional fees charged to the USACM estate and worked with counsel on motion.                                  | 0.90<br>295.00/hr | 265.50        |
|           | EMB Repspond to committee members questions on avoidance actions.   | 0.30<br>295.00/hr | 88.50         |
|           | EMB Work with counsel on professional fees allocated to USACM and developed alternative methods.  | 1.20<br>295.00/hr | 354.00        |
|           | DWT Followed up on various issues related to cash collection updates and loan summary issues  | 2.10<br>250.00/hr | 525.00        |
|           | EMB Prepared analyses for alternative fee applications to other estates per request of counsel.   | 0.70<br>295.00/hr | 206.50        |
|           | DN Prepare summary schedule of default notice letters   | 0.90<br>250.00/hr | 225.00        |
|           | EMB Follow up on requests from counsel for calculations to be used in fee application response.   | 0.40<br>295.00/hr | 118.00        |
|           | EMB Work with counsel in preparing objection to applications and prepared exhibits to be included and proposed amount to be allocated per estate. | 4.10<br>295.00/hr | 1,209.50      |
| 9/15/2006 | EMB Respond to questions from counsel on tasks performed by debtors' counsel.   | 0.50<br>295.00/hr | 147.50        |
| 9/18/2006 | DN Update and send comparison of cash flow actuals vs. forecast   | 1.80<br>250.00/hr | 450.00        |
|           | DWT Updated expense analysis for Mesirow  | 1.40<br>250.00/hr | 350.00        |
|           | EMB Conference call with Mesirow and direct lender committee counsel to discuss Lerin Hills settlement.   | 0.60<br>295.00/hr | 177.00        |
|           | DWT Updated expense analysis for Ray Quinney  | 1.80<br>250.00/hr | 450.00        |
|           | EMB Drafted e mail to counsel and committee chairman regarding proposed bonus program.  | 0.30<br>295.00/hr | 88.50         |



## USA Commercial Mortgage

Page 8

|           |     |   | <u>Hrs/Rate</u>   | <u>Amount</u> |
|-----------|-----|---|-------------------|---------------|
| 9/18/2006 | EMB | Analyze the debtor's proposed raise and bonus program and discussed with Mesirow.                             | 0.70<br>295.00/hr | 206.50        |
|           | EMB | Read and comment on proposed order to distribute funds.   | 0.20<br>295.00/hr | 59.00         |
|           | EMB | Conversation with Mesirow on service fee holdback calculations and follow up with counsel.                    | 0.60<br>295.00/hr | 177.00        |
|           | EMB | Research loan issue for diverted principal creditor.  | 0.30<br>295.00/hr | 88.50         |
|           | DWT | Updated expense analysis for S&M  | 1.30<br>250.00/hr | 325.00        |
|           | EMB | Review and analysis of weekly cash flow budget to actual in preparation of weekly committee conference call.  | 0.60<br>295.00/hr | 177.00        |
|           | EMB | Read various objections to fee applications as filed by the UST.  | 0.30<br>295.00/hr | 88.50         |
| 9/19/2006 | EMB | Conversation with committee member regarding retention bonuses for USACM employees.                           | 0.30<br>295.00/hr | 88.50         |
|           | EMB | Drafted memo to Tom Allison on receiving more frequent data on loan payments,                                 | 0.30<br>295.00/hr | 88.50         |
|           | EMB | Follow up with counsel on debtor's proposed employee retention program.                                       | 0.40<br>295.00/hr | 118.00        |
|           | DN  | Prepare comparison of working cash flow budget and version included in Debtor's disclosure statement          | 1.30<br>250.00/hr | 325.00        |
|           | DWT | Input loan summary detail from new file   | 2.30<br>250.00/hr | 575.00        |
| 9/20/2006 | EMB | Review default and demand letters sent from debtor.   | 0.40<br>295.00/hr | 118.00        |
|           | EMB | Update loan master list for Aug actual and default notices.   | 0.80<br>295.00/hr | 236.00        |
|           | EMB | Created proposal for raises and retention bonus program, discussed with DTF committee and proposed to debtor. | 1.20<br>295.00/hr | 354.00        |
| 9/21/2006 | EMB | Coordinate meeting with FTI to review work performed to date on IP.   | 0.30<br>295.00/hr | 88.50         |
|           | EMB | Perform analysis and comparison of non-performing loans and loans with default notices sent.                  | 0.60<br>295.00/hr | 177.00        |

## USA Commercial Mortgage

Page 9

|           |     |  | <u>Hrs/Rate</u>   | <u>Amount</u> |
|-----------|-----|--|-------------------|---------------|
| 9/21/2006 | EMB | Conversation with debtor to discuss loans anticipated to be paid off in near future  | 0.40<br>295.00/hr | 118.00        |
|           | EMB | Conversation with counsel on IP claim and DTF claims.  | 0.40<br>295.00/hr | 118.00        |
|           | DWT | Updated the loan summary for loan default detail information, most recent 2 weeks of collection data, interest rate (contract) data per Mesirow file and other additional detail that was needed to update the master loan summary                 | 2.80<br>250.00/hr | 700.00        |
|           | DN  | Update summary schedule of default notice letters with additional info received from Mesirow   | 2.10<br>250.00/hr | 525.00        |
|           | DWT | Reviewed default letters that were sent compared to the status of the loan and the estimated interest that is and should be charged  | 1.30<br>250.00/hr | 325.00        |
| 9/22/2006 | DWT | Reviewed loan data for payoff information and updated performance estimates based on conversations   | 1.20<br>250.00/hr | 300.00        |
|           | EMB | Review and gave comments to counsel on the proposed order to distribute funds.   | 0.40<br>295.00/hr | 118.00        |
|           | EMB | Prepare analysis of loans that have default letters sent and noted repaid and non-performing loans. Sent to counsel and committee member for review.   | 1.10<br>295.00/hr | 324.50        |
|           | EMB | Prepare additional analysis of non-performing loans and monthly default interest to accrue per request of counsel.   | 0.50<br>295.00/hr | 147.50        |
|           | DWT | Adjusted the loan summary for the SP loans and LSA's to be assumed and reflected which in the Master loan file and include a column for the loans to be assumed by SP  | 2.70<br>250.00/hr | 675.00        |
|           | EMB | Prepared analysis of professional fees to be allocated to direct lenders   | 0.80<br>295.00/hr | 236.00        |
| 9/24/2006 | DN  | Prepare summary of information gathered from loan servicing agents for distribution to other financial advisors  | 1.00<br>250.00/hr | 250.00        |
| 9/25/2006 | DWT | Researched default interest. Attempted to determine the calculation methodology for late fee versus default interest and also tried to determine when or if anything was being reported, accrued or accumulated anywhere for the default interest. | 2.50<br>250.00/hr | 625.00        |
|           | JG  | Review initial information for FTDF and USACM claim analysis   | 0.40<br>250.00/hr | 100.00        |
|           | EMB | Conversation with committee member regarding loan collection issues.   | 0.40<br>295.00/hr | 118.00        |

## USA Commercial Mortgage

Page 10

|           |     |  | <u>Hrs/Rate</u>   | <u>Amount</u> |
|-----------|-----|--|-------------------|---------------|
| 9/25/2006 | EMB | Correspondence with debtor to follow up on Larrin Hills proposed payoff.   | 0.40<br>295.00/hr | 118.00        |
|           | EMB | Follow up on default interest being accrued by debtors and how it is calculated.   | 1.60<br>295.00/hr | 472.00        |
|           | EMB | Drafted memo to Tom Allison regarding loan collection efforts.   | 0.50<br>295.00/hr | 147.50        |
|           | EMB | Drafted e mail to counsel on loan collection efforts and anticipated collections.  | 0.40<br>295.00/hr | 118.00        |
|           | EMB | Review IP and 10/90 documents from FTI.  | 0.80<br>295.00/hr | 236.00        |
| 9/26/2006 | EMB | Review and made comments on Mesirow, RQ&N, S&M response to fee application objections.   | 0.40<br>295.00/hr | 118.00        |
|           | DN  | Discussion with Westloan re cost of servicing agent services   | 0.20<br>250.00/hr | 50.00         |
|           | EMB | Analysis of debtors' professional time entries to be used in support of argument at hearing on Thursday per request of counsel.                        | 0.80<br>295.00/hr | 236.00        |
| 9/27/2006 | EMB | Prepared exhibits to be used at court tomorrow.  | 0.20<br>295.00/hr | 59.00         |
|           | EMB | Created fee allocation analysis based upon RQ&N proposal per request of counsel.   | 0.70<br>295.00/hr | 206.50        |
|           | EMB | Prepared additional exhibits to be used in court tomorrow per request of counsel.  | 1.20<br>295.00/hr | 354.00        |
|           | DN  | Add contact and other information to summary of information gathered from loan servicing agents for distribution to other financial advisors           | 0.60<br>250.00/hr | 150.00        |
|           | EMB | Review of the latest loan collection summary report.   | 0.20<br>295.00/hr | 59.00         |
|           | DN  | Prepare summary of information gathered from loan servicing agents for distribution to other financial advisors  | 0.60<br>250.00/hr | 150.00        |
|           | EMB | Prepared loan summary exhibit including default interest issues as well as other exhibits at the request of counsel to be used at hearing on Thursday. | 2.10<br>295.00/hr | 619.50        |
|           | DWT | Added silver point detail and service fee information for July and August  | 1.80<br>250.00/hr | 450.00        |

## USA Commercial Mortgage

Page 11

|                              |     |   | <u>Hrs/Rate</u>   | <u>Amount</u> |
|------------------------------|-----|---|-------------------|---------------|
| 9/27/2006                    | DWT | Updated collection summary from prior 3 weeks of collection data per loan.  | 1.90<br>250.00/hr | 475.00        |
|                              | DN  | Discussion with Mesirow re status of financials, MOR, cash flow corrections   | 0.40<br>250.00/hr | 100.00        |
| 9/28/2006                    | DN  | Review revised cash flow actuals vs. budget   | 1.10<br>250.00/hr | 275.00        |
|                              | DN  | Follow-up correspondence to Mesirow re cash flow actuals  | 0.30<br>250.00/hr | 75.00         |
|                              | DN  | Update and send comparison of cash flow actuals vs. forecast  | 0.50<br>250.00/hr | 125.00        |
| 9/29/2006                    | EMB | Review of recent loan collection data from Mesirow.   | 0.40<br>295.00/hr | 118.00        |
|                              | DN  | Update trended cash flow actuals with revised, corrected info from Mesirow  | 1.00<br>250.00/hr | 250.00        |
|                              | EMB | Follow up with Amanda Stevens on recent loan collections.   | 0.40<br>295.00/hr | 118.00        |
|                              | DWT | Analysis of certain loan fees to be paid off and how amounts were calculated per Mesirow.                                   | 2.80<br>250.00/hr | 700.00        |
|                              | EMB | Drafted follow up e mail to Tom Allison on loan collection issues.  | 0.40<br>295.00/hr | 118.00        |
|                              | EMB | Drafted memo to counsel and committee chair on servicing fees and management fees collection issues. Recommended follow up. | 0.70<br>295.00/hr | 206.50        |
|                              | EMB | Review and prepared comments on revised proposal on employee retention and severence bonuses.                               | 0.80<br>295.00/hr | 236.00        |
| 9/30/2006                    | DN  | Continue to update trended cash flow actuals with revised, corrected info from Mesirow                                      | 1.10<br>250.00/hr | 275.00        |
| SUBTOTAL:                    |     |   | [ 115.20          | 30,537.00]    |
| <u>General Case Strategy</u> |     |   |                   |               |
| 9/5/2006                     | EMB | Participate in USACM committee conference call.   | 1.60<br>295.00/hr | 472.00        |
| 9/7/2006                     | EMB | Participated in committee conference call.  | 1.90<br>295.00/hr | 560.50        |

## USA Commercial Mortgage

Page 12

|                             |     |  | <u>Hrs/Rate</u>   | <u>Amount</u> |
|-----------------------------|-----|--|-------------------|---------------|
| 9/11/2006                   | EMB | Participated on all hands conference call to discuss term sheet.   | 0.90<br>295.00/hr | 265.50        |
| 9/18/2006                   | EMB | Participate on UCC conference call to discuss current issues including plan, sale and cash flow issues.    | 2.60<br>295.00/hr | 767.00        |
| 9/20/2006                   | EMB | Participate on conference call with USACM and DTF.   | 2.80<br>295.00/hr | 826.00        |
|                             | EMB | Participated on all hands conference call.   | 1.10<br>295.00/hr | 324.50        |
| 9/21/2006                   | EMB | Participated on conference call with USACM committee   | 1.60<br>295.00/hr | 472.00        |
|                             | EMB | Participate on conference call with DTF and USACM committee professionals                                  | 0.70<br>295.00/hr | 206.50        |
| 9/26/2006                   | EMB | Follow up conversation with counsel on pending issues for Thursday's hearing.                              | 0.30<br>295.00/hr | 88.50         |
|                             | EMB | Participated in UCC conference call.   | 2.10<br>295.00/hr | 619.50        |
|                             | EMB | Participated on all hands conference call.   | 1.10<br>295.00/hr | 324.50        |
| 9/29/2006                   | EMB | Drafted updated work plan and sent to counsel and committee chair for comments and suggestions.            | 0.60<br>295.00/hr | 177.00        |
| SUBTOTAL:                   |     |  | [ 17.30           | 5,103.50]     |
| <u>Mo Operating Reports</u> |     |  |                   |               |
| 9/5/2006                    | EMB | Drafted memo to counsel on operating report summary and distributed analysis for review.                   | 0.30<br>295.00/hr | 88.50         |
| 9/22/2006                   | DWT | Reviewed recent documents for updated operating report summary   | 0.60<br>250.00/hr | 150.00        |
| 9/26/2006                   | DN  | Update MOR summary analysis with Aug. 2006 results   | 1.20<br>250.00/hr | 300.00        |
| 9/28/2006                   | DWT | Began updating monthly operating report summary for the recently filed August 2006 reports for First Trust | 0.80<br>250.00/hr | 200.00        |
|                             | DWT | Began updating monthly operating report summary for the recently filed August 2006 reports for USACM.      | 2.40<br>250.00/hr | 600.00        |

USA Commercial Mortgage

Page 13

|                                   |  | <u>Hrs/Rate</u>   | <u>Amount</u> |
|-----------------------------------|--|-------------------|---------------|
| 9/28/2006                         | DWT Began updating monthly operating report summary for the recently filed August 2006 reports for Div Trust.        | 1.40<br>250.00/hr | 350.00        |
| SUBTOTAL:                         |  | [ 6.70            | 1,688.50]     |
| <u>Plan &amp; Disclosure Stmt</u> |  |                   |               |
| 9/5/2006                          | EMB Participated on all hands conference call including debtor to discuss plan related issues including sale issues. | 1.80<br>295.00/hr | 531.00        |
| 9/13/2006                         | EMB Read latest version of plan term sheet   | 0.80<br>295.00/hr | 236.00        |
| 9/14/2006                         | EMB Participate on conference call to discuss plan issues.   | 2.10<br>295.00/hr | 619.50        |
|                                   | EMB Review latest redline version of joint term sheet.   | 0.60<br>295.00/hr | 177.00        |
| 9/15/2006                         | EMB Conference call with Mesirow and other FA's to discuss proposed bid procedures.                                  | 1.20<br>295.00/hr | 354.00        |
| 9/18/2006                         | EMB Call with counsel and DTDF counsel to discuss term sheet issues and set up calls.                                | 0.40<br>295.00/hr | 118.00        |
| 9/19/2006                         | EMB Conversation with committee member regarding plan issues and potential sale.                                     | 0.60<br>295.00/hr | 177.00        |
|                                   | EMB Analysis of liquidation analysis as included in draft plan and compared to prior version and noted differences.  | 0.60<br>295.00/hr | 177.00        |
|                                   | EMB Read and made notes and comments on debtors' plan and disclosure statements as filed with the court.             | 2.30<br>295.00/hr | 678.50        |
|                                   | EMB Read and made comments to counsel on latest proposed plan term sheet.  | 1.10<br>295.00/hr | 324.50        |
| 9/20/2006                         | EMB Continue to read and comment on debtors' proposed plan of reorganization.  | 0.60<br>295.00/hr | 177.00        |
|                                   | EMB Read latest proposed bidding procedures  | 0.20<br>295.00/hr | 59.00         |
| 9/22/2006                         | EMB Prepared analysis of insider loan guarantees associated with the direct lenders for plan negotiations.           | 1.30<br>295.00/hr | 383.50        |
|                                   | EMB Read and gave comments to counsel on issues to be voted on by committee members related to the draft plan.       | 0.70<br>295.00/hr | 206.50        |

USA Commercial Mortgage

Page 14

|   | <u>Hrs/Rate</u>   | <u>Amount</u>      |
|---|-------------------|--------------------|
| 9/27/2006 EMB Conference call with counsel and FTDF counsel on various plan issues. | 0.60<br>295.00/hr | 177.00             |
| <b>SUBTOTAL:</b>  | [ 14.90           | 4,395.50]          |
| <b>For professional services rendered</b>   | <b>196.00</b>     | <b>\$54,049.00</b> |
| Additional Charges :  |                   |                    |
| <u>Misc</u>   |                   |                    |
| 9/8/2006 Internet charges @ hotel   |                   | 23.98              |
| <b>SUBTOTAL:</b>  | [ 23.98]          |                    |
| <b>Total costs</b>  |                   | <b>\$23.98</b>     |
| <b>Total amount of this bill</b>  |                   | <b>\$54,072.98</b> |
| <b>Balance due</b>  |                   | <b>\$54,072.98</b> |

## Professional Summary

| <u>Name</u>          | <u>Hours</u> | <u>Rate</u> | <u>Amount</u> |
|----------------------|--------------|-------------|---------------|
| Doug Noblitt         | 37.70        | 250.00      | \$9,425.00    |
| EDWARD "TED" M. BURR | 112.20       | 295.00      | \$33,099.00   |
| Dave Tiffany         | 45.70        | 250.00      | \$11,425.00   |
| Josephine Giordano   | 0.40         | 250.00      | \$100.00      |

Invoices 30 days past due are subject to a 1.5% late payment fee.